

**STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.**

0 Valuation of Security     0 Assumption of Executory Contract or Unexpired Lease     0 Lien Avoidance

Last revised: September 1, 2018

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

In Re:  
Robert Torres, Jr. and Leyda Torres

Case No.: 19-12861  
Judge: ABA

Debtor(s)

**Chapter 13 Plan and Motions**

- |   |  |                        |
|---|--|------------------------|
| <input type="checkbox"/> Original         | <input checked="" type="checkbox"/> Modified/Notice Required | Date: <u>6/25/2019</u> |
| <input type="checkbox"/> Motions Included | <input type="checkbox"/> Modified/No Notice Required         |                        |

THE DEBTOR HAS FILED FOR RELIEF UNDER  
CHAPTER 13 OF THE BANKRUPTCY CODE

**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

**The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.**

THIS PLAN:

- DOES  DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.
- DOES  DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.
- DOES  DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: MR

Initial Debtor: RT

Initial Co-Debtor: LT

**Part 1: Payment and Length of Plan**

a. The debtor shall pay \$ 1,850.00 per month to the Chapter 13 Trustee, starting on  
July 1, 2019 for approximately 55 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

Future earnings

Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

Sale of real property

Description:

Proposed date for completion: \_\_\_\_\_

Refinance of real property:

Description:

Proposed date for completion: \_\_\_\_\_

Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: \_\_\_\_\_

d.  The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e.  Other information that may be important relating to the payment and length of plan:

**Part 2: Adequate Protection  NONE**

a. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to \_\_\_\_\_ (creditor).

b. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: \_\_\_\_\_ (creditor).

**Part 3: Priority Claims (Including Administrative Expenses)**

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$4,310.00
DOMESTIC SUPPORT OBLIGATION		
Landis Sewer Authority	Municipal Charges	\$175.00

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:

Check one:

None

The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

**Part 4: Secured Claims**

**a. Curing Default and Maintaining Payments on Principal Residence:**  **NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Fifth Third Bank	Residential Mortgage	\$86,890.00	None	\$86,890.00	\$1,450.25
Land Home Financial Services	Second Mortgage	\$16,856.00	None	\$16,856.00	\$250.00

**b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears:**  **NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

**c. Secured claims excluded from 11 U.S.C. 506:**  **NONE**

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

**d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments  NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES  
the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

**e. Surrender  NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt

**f. Secured Claims Unaffected by the Plan  NONE**

The following secured claims are unaffected by the Plan:

PNC Bank: second mortgage on 775 Streamview Lane, Vineland, NJ 08360

**g. Secured Claims to be Paid in Full Through the Plan:  NONE**

Creditor	Collateral	Total Amount to be Paid Through the Plan

**Part 5: Unsecured Claims  NONE**

**a. Not separately classified** allowed non-priority unsecured claims shall be paid:

- Not less than \$ 4,310.00 to be distributed *pro rata*  
 Not less than \_\_\_\_\_ percent  
 *Pro Rata* distribution from any remaining funds

**b. Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

**Part 6: Executory Contracts and Unexpired Leases  NONE**

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment

**Part 7: Motions  NONE**

**NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A Certification of Service, *Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.**

**a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f).  NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

**b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured.**  **NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

**c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured.**  **NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

**Part 8: Other Plan Provisions**

**a. Vesting of Property of the Estate**

- Upon confirmation
- Upon discharge

**b. Payment Notices**

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

**c. Order of Distribution**

The Standing Trustee shall pay allowed claims in the following order:

1) Ch. 13 Standing Trustee commissions

2) Administrative Expenses

3) Secured Claims

4) Priority Claims

**d. Post-Petition Claims**

The Standing Trustee  is,  is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

**Part 9: Modification  NONE**

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: 2/27/2019.

Explain below **why** the plan is being modified:  
To change the Plan from Loss Mitigation to Cure and Maintain

Explain below **how** the plan is being modified:  
To change the Plan from Loss Mitigation to Cure and Maintain

Are Schedules I and J being filed simultaneously with this Modified Plan?

Yes  No

**Part 10: Non-Standard Provision(s): Signatures Required**

Non-Standard Provisions Requiring Separate Signatures:

NONE

Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

**Signatures**

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: June 25, 2019

/s/ Robert Torres, Jr.

Debtor

Date: June 25, 2019

/s/ Leyda Torres

Joint Debtor

Date: June 25, 2019

/s/ Moshe Rothenberg, Esq.

Attorney for Debtor(s)

**Certificate of Notice Page 11 of 12**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Robert Torres Jr.  
 Leyda Torres  
 Debtors

Case No. 19-12861-ABA  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: pdf901

Page 1 of 2  
 Total Noticed: 39

Date Rcvd: Jul 10, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 12, 2019.

db/jdb +Robert Torres Jr., Leyda Torres, 775 Streamview Lane, Vineland, NJ 08360-2479  
 lm ++FIFTH THIRD BANK, MD# ROPS05 BANKRUPTCY DEPT, 1850 EAST PARIS SE,  
 GRAND RAPIDS MI 49546-6253  
 (address filed with court: Fifth Third Mortgage, 5001 Kingsley Drive, 1MOBBW,  
 Cincinnati, OH 45263)  
 518022702 A-1 Collections Servies, 2297 Highway 33 Ste 906, Hamilton Square, NJ 08690-1717  
 518022703 AES, PO Box 61047, Harrisburg, PA 17106-1047  
 518022707 Credit Control LLC, PO Box 546, Hazelwood, MO 63042-0546  
 518022708 Dr John Marcucci, 556 N Harding Hwy, Vineland, NJ 08360-8713  
 518022709 Fifth Third Bank, 5050 Kingsley Dr, Cincinnati, OH 45227-1115  
 518120337 +Fifth Third Bank, 5001 Kingsley Drive 1MOBBW, Cincinnati Ohio 45227-1114  
 518166048 +Fifth Third Bank, Alexandra T. Garcia, Esq., McCABE, WEISBERG & CONWAY, LLC,  
 216 Haddon Avenue, Suite 201, Westmont, NJ 08108-2818  
 518022710 Inspira, PO Box 48274, Newark, NJ 07101-8474  
 518022712 Ivyrehab Network, PO Box 416495, Boston, MA 02241-6495  
 518188065 +Land Home Financial Services, Inc., Rebecca A. Solarz, Esquire,  
 216 Haddon Avenue, Ste. 406, Westmont, NJ 08108-2812  
 518022713 +Landis Sewer Authority, 1776 S Mill Rd, Vineland, NJ 08360-6200  
 518022714 +Matthew Ryan veterinary Hospital, 3900 Delancey St, Philadelphia, PA 19104-6043  
 518022715 McCabe Weissberg and Conway, 123 S Broad St Ste 1400, Philadelphia, PA 19109-1060  
 518022716 PNC Bank, PO Box 3180, Pittsburgh, PA 15230-3180  
 518022718 Regional Womens Health Group, PO Box 536, Voorhees, NJ 08043-0536  
 518022721 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
 TRENTON NJ 08646-0245  
 (address filed with court: State of New Jersey, Division of Taxation Bankruptcy Section,  
 PO Box 245, Trenton, NJ 08695-0245)  
 518022719 Solar City, PO Box 3500, Draper, UT 84020-3500  
 518022720 South Jersey Gas, PO Box 6091, Bellmawr, NJ 08099-6091  
 518022722 The Bureaus, 650 Dundee Rd, Northbrook, IL 60062-2747  
 518022723 University of Miami, 1252 Memorial Dr, Coral Gables, FL 33146-2509  
 518022724 Vineland Municipal Authority, 640 E Wood St, Vineland, NJ 08360-3722  
 518022725 Visigoth Solar LLC, PO Box 3500, Draper, UT 84020-3500

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jul 11 2019 00:47:39 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jul 11 2019 00:47:36 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 518103336 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jul 11 2019 00:50:45  
 Bureaus Investment Group Portfolio No 15 LLC, c/o PRA Receivables Management, LLC,  
 PO Box 41021, Norfolk VA 23541-1021  
 518022705 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jul 11 2019 00:50:42 Capital One Bank USA,  
 PO Box 30281, Salt Lake City, UT 84130-0281  
 518022706 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jul 11 2019 00:47:24 Comenity Bank,  
 PO Box 182789, Columbus, OH 43218-2789  
 518022711 E-mail/Text: cio.bnccmail@irs.gov Jul 11 2019 00:47:06 Internal Revenue Service,  
 PO Box 7346, Philadelphia, PA 19101-7346  
 518161454 +E-mail/PDF: resurgentbknotifications@resurgent.com Jul 11 2019 00:50:01 LVNV Funding LLC,  
 c/o Resurgent Capital Services, P O Box 10587, Greenville, SC 29603-0587  
 518187634 +E-mail/Text: bankruptcydpt@mcmcg.com Jul 11 2019 00:47:35 Midland Funding LLC,  
 P.O. Box 2011, Warren, MI 48090-2011  
 518022717 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jul 11 2019 00:49:57  
 Portfolio Recovery Associates LLC, 120 Corporate Blvd Ste 100, Norfolk, VA 23502-4962  
 518187627 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jul 11 2019 01:01:05  
 Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.a., POB 41067,  
 Norfolk VA 23541  
 518183133 E-mail/Text: bnc-quantum@quantum3group.com Jul 11 2019 00:47:29  
 Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788  
 518042725 E-mail/Text: bnc-quantum@quantum3group.com Jul 11 2019 00:47:29  
 Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788  
 518025536 +E-mail/PDF: gecsedri@recoverycorp.com Jul 11 2019 00:50:14 Synchroly Bank,  
 c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 518198107 +E-mail/Text: bankruptcy@trinityfs.com Jul 11 2019 00:47:58 Trinity Financial Services, LLC,  
 2618 San Miguel Drive, Suite 303, Newport Beach, CA 92660-5437  
 518181106 +E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Jul 11 2019 00:50:03 Verizon,  
 by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  
 TOTAL: 15

District/off: 0312-1

User: admin  
Form ID: pdf901

Page 2 of 2  
Total Noticed: 39

Date Rcvd: Jul 10, 2019

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

518022704 ##Alpha Recovery, 5660 Greenwood Plaza Blvd Ste 101, Greenwood Village, CO 80111-2417  
TOTALS: 0, \* 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 12, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on June 25, 2019 at the address(es) listed below:

Alexandra T. Garcia on behalf of Creditor Fifth Third Bank as Successor by merger to Fifth  
Third Mortgage Company NJECFMAIL@mwc-law.com, nj-ecfmail@ecf.courtdrive.com  
Denise E. Carlon on behalf of Creditor Land Home Financial Services, Inc., as servicing agent  
for Trinity Financial Services, LLC dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com  
Francis T. Tarlecki on behalf of Loss Mitigation Fifth Third Mortgage Njecfmail@mwc-law.com,  
ftarlecki.kashlaw@gmail.com  
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,  
summarymail@standingtrustee.com  
Jane L. McDonald on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com  
Melissa S DiCerbo on behalf of Loss Mitigation Fifth Third Mortgage nj-ecfmail@mwc-law.com,  
nj-ecfmail@ecf.courtdrive.com  
Moshe Rothenberg on behalf of Joint Debtor Leyda Torres moshe@mosherothenberg.com,  
alyson@mosherothenberg.com;ajohn880@gmail.com  
Moshe Rothenberg on behalf of Debtor Robert Torres Jr. moshe@mosherothenberg.com,  
alyson@mosherothenberg.com;ajohn880@gmail.com  
Rebecca Ann Solarz on behalf of Creditor Land Home Financial Services, Inc., as servicing  
agent for Trinity Financial Services, LLC rsolarz@kmllawgroup.com  
U.S. Trustee USTPRRegion03.NE.ECF@usdoj.gov

TOTAL: 11